

1 CLAIMS

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3 We claim:

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- 5 1. A method in a transaction system for authorizing a commercial
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- 6 transaction comprising:
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- 7 receiving transaction-related information, including an account
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- 8 identifier of an account;
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- 9 accessing and verifying information associated with the account;
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- 10 generating an approval signal upon satisfactory verification;
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- 11 contacting a communication device associated with the account;
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- 12 requesting a transaction confirmation from the communication
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- 13 device; and
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- 14 authorizing the commercial transaction on receiving the approval
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- 15 signal and the transaction confirmation.
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- 17 2. A method according to Claim 1, wherein contacting a communication
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- 18 device includes contacting a communication device that is verification-data
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- 19 protected for responding to a request for a transaction confirmation.
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- 21 3. A method according to Claim 2, wherein contacting a communication
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- 22 device that is verification-data protected includes contacting a communication
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- 23 device that is password-protected.
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- 25 4. A method according to Claim 2, wherein contacting a communication
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- 26 device that is verification-data protected includes contacting a communication
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- 27 device that is biometric-data protected.
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- 29 5. A method according to Claim 1, wherein requesting a transaction
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- 30 confirmation from the communication device includes receiving a transaction
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- 31 confirmation automatically generated by the communication device.

6. A method according to Claim 1, wherein contacting a communication device includes contacting a communication device that supports a first password therein and wherein requesting a transaction confirmation from the communication device includes receiving a transaction confirmation generated by the communication device only if a second password received along with the transaction-related information is sent to the communication device and is verified to match the first password.

7. A method according to Claim 1, wherein contacting a communication device includes contacting a communication device associated with the account via a public communication network.

8. A method according to Claim 1, wherein contacting a communication device includes contacting a communication device by an authorization center in the transaction system.

9. A method according to Claim 8, wherein contacting a communication device includes contacting a communication device by a card issuer of the authorization center.

10. A method according to Claim 1, wherein contacting a communication device includes contacting a dedicated communication device issued by the card issuer.

11. A method according to Claim 1, wherein contacting a communication device includes contacting one of a mobile phone and a two-way pager via a public network.

12. A transaction system comprising:
a POS device for receiving transaction-related information
including an account identifier of an account;

an authorization center for accessing and verifying information associated with the account and for generating an approval signal upon satisfactory verification; and

means for contacting a communication device associated with the account and for requesting a transaction confirmation from the communication device;

wherein the commercial transaction is authorized on receiving the approval signal and the transaction confirmation.

13. A communication device suitable for use for confirming a commercial transaction comprises:

means for establishing a connection initiated by a transaction system;

means for receiving a request for a transaction confirmation; and

means for responding to the request by sending the transaction confirmation.

14. A communication device according to Claim 13, further including means for requesting verification data from a user of the communication device before responding to the request.

15. A communication device according to Claim 13, further including means for storing a predetermined first password.

16. A communication device according to Claim 15, wherein the means for receiving a request for a transaction confirmation includes means for receiving a second password along with the request for a transaction confirmation and wherein the means for responding to the request by sending the transaction confirmation includes means for responding to the request only when the second password is verified to match the first password.